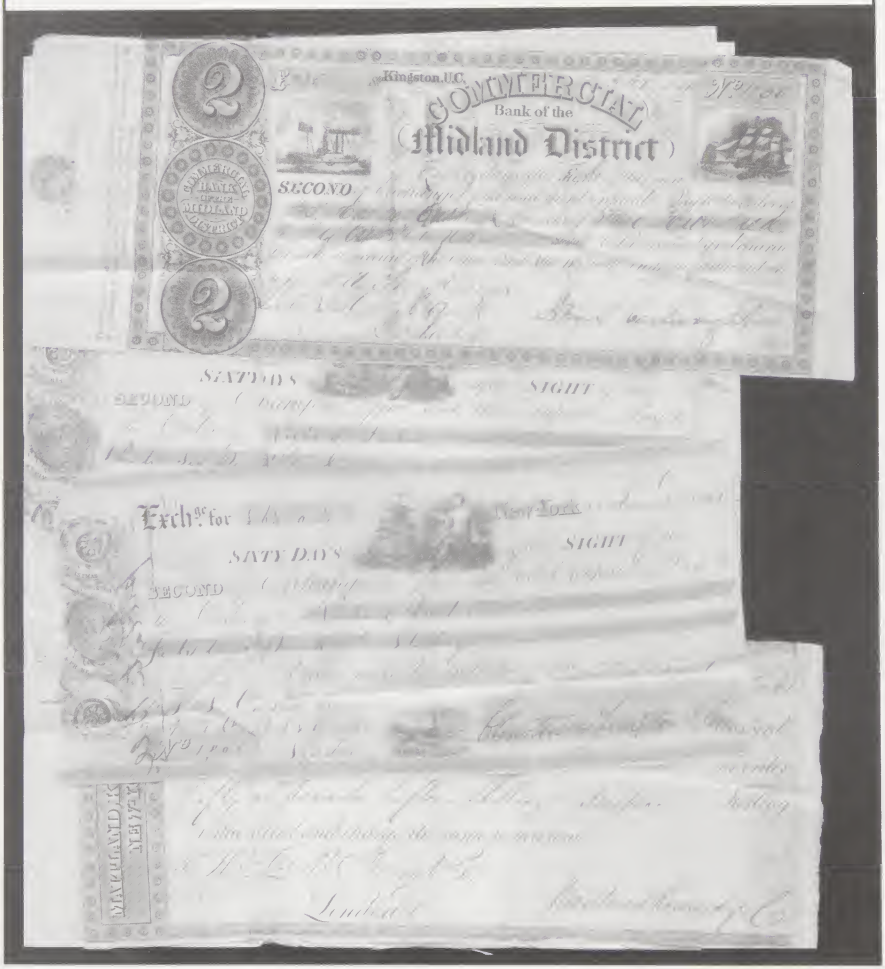
THE CHECK COLLECTOR

January-March 2000 | The Journal of | Number 53
THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



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To our members:

Write something for *The Check Collector*! We need articles about checks, check-related subjects, and fiscal documents. See the list of 32 areas of collecting interests on the inside back of the mailing cover for ideas.

We retype all material. Illustrations require an **original** or a **good, clear, black and white copy, preferably as large as can be obtained**. Original checks sent in are copied and returned carefully. Any questions, ask the Editor!

To our advertisers:

Deadline for advertising copy to run in the April-June issue of *The Check Collector* is May 30.

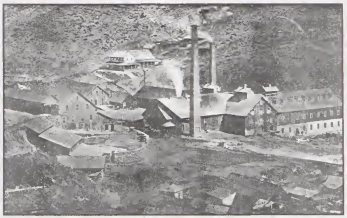
The Check Collector is an effective means of reaching the check collecting hobby, and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

Advertising orders must be paid in advance and shall be restricted to checks and related fiscal documents, publications, accessories, and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy. Copy for ads must be camera-ready or the Editor will set it as best he can.

ASCC assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which a typographical error appeared upon prompt notification of such error.

Contents

4 Gould & Curry - *Hohertz*
11 Mock-Up - *Leifer*
12 Vouchers - *Mahler*
13 What Year IS it?
14 DeHaven - *Sowards*
15 Conversation Piece - *Kanowsky*
16 Y2K - *Aron*
18 Something Different - *Hohertz*
20 Government Paycheck - *Brase*
20 Find in the Marketplace
21 No Amount - *Rockwell*
21 Red Cross - *Boone*
22 Letter to the Editor
23 Cover Story
24 Announcements
24 Raffle
25 Secretary's Report
26 Member Exchange
27 Treasurer's Report



The Gould & Curry mill in Six Mile Canyon. This huge complex was in operation for only four years. See **The Gould & Curry Silver Mine**, beginning on page 4 of this issue.

Advertising rates are as follows:
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The Gould & Curry Silver Mine

by Bob Hohertz

Virginia City, Nevada, is the source of some of the more interesting nineteenth century items coveted by revenue stamped paper, stock, and/or Western paper collectors. The area has a rich history (pun intended) that can be divided into several periods: the rough beginning, the heyday of the classic early mines, the bonanzas of the 1870's, and the gradual winding-down. A key player in the early, classic period was the Gould & Curry Silver Mine.

The area of Mount Davidson that was to become Virginia City was the scene of small-scale, surface gold mining activity during the 1850's. In 1859 two newcomers, Patrick McLaughlin and Peter O'Riley, found that most of the good claims near Gold Hill were taken, and tried their luck at the head of Six Mile Canyon, away from the crowd. They soon found gold, mixed with another metal they couldn't identify - silver. They had tapped into the northern end of the Comstock lode.

Henry T. P. Comstock was a small-scale miner from Canada, known more for talk than work. When McLaughlin and O'Riley made their discovery, Comstock learned of it and bullied his way into partnership with them by claiming he had staked out the area for future ranching. In fact, he made his presence known so prominently that the region is still known as the Comstock.

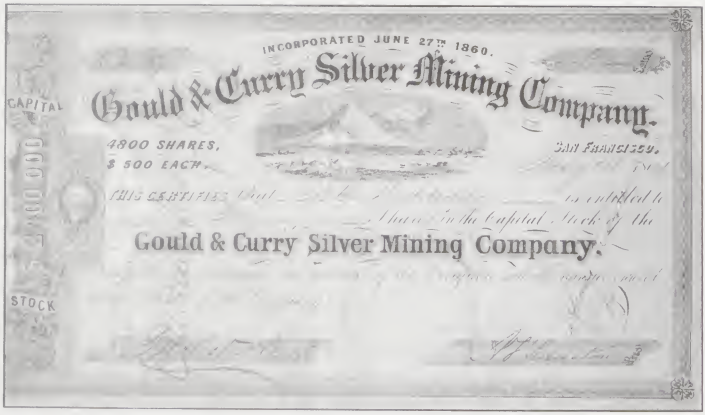

Figure 1. A Gould & Curry stock certificate issued on July 1, 1864. At this time the value of such shares was heading downward from the heights reached in 1863. The value as of June 30, 1864 was $900 per foot, and Gould & Curry had four shares per foot. Mr. Wedderspoon sold his six shares on May 26, 1865, when the value was something in the range of $550 a foot.

The certificate has an imperforate 25¢ Power of Attorney first issue revenue stamp on the front, bearing a G. & C. S. M. Co. circular cancel. The tax on any certificate of stock issued at that time was twenty-five cents.

The vignette on the certificate appears to have four mules heading from the mine building on the right and one being loaded by a miner at the left, as well as several miners working at the surface.

When it became known that the Comstock held heavy concentrations of silver and gold, Californians came pouring in. They found that the locals had claimed most of what they thought were the prime sites. The logical step was to buy them out. McLaughlin reportedly got $3,500 for his share of what was to become the Ophir Mine, and went to work as a cook. O'Riley held out for something like $45,000, but began hearing voices and ended up in a hospital for the insane shortly after. Comstock netted $11,000 and invested in a store. He did not do any better with this venture, and after marrying a woman who ran off several times he went to Montana to look for another bonanza. He never found it.

The Gould & Curry Silver Mine was the result of the consolidation of a claim located by Alva Gould and one owned by Abraham Curry. According to the editor of the Virginia City *Territorial Enterprise*, Dan De Quille (William Wright), Comstock said, "I located the Gould and Curry - went into the valley and got old Daddy Curry to come down, and put him in possession of it." Curry's claim was located on the highest point of the Comstock, and Gould took the ground below him on the mountainside.

Gould and Curry were quickly bought out by twelve men (including George Hearst) who all became millionaires. Grant Horace Smith writes that "DeGroot said Curry received six or seven thousand for his claim and Gould even less." Mark Twain is reported to have said that Alva Gould "sold out for a pair of second hand government blankets and a bottle of whisky that killed nine men in three hours, and an unoffending stranger who smelled the cork and was disabled for life." (Other sources cite the recipient of this payment as one "Virginny" Finney, a refugee from California who had staked claims at the southern end of the Comstock. He was credited with naming Virginia City as well, when falling down drunk one night and breaking his whiskey bottle he supposedly said, "I baptize this ground Virginia.") Smith goes on to say that, "Abraham Curry was one of the foremost citizens of Carson City for many years. Twain praises his public spirit in chapter 25 of *Roughing It*."

The original officers of the Gould & Curry were John O. Earl, president; William C. Ralston, treasurer (for Ralston's rise and fall, *see The Comstock Lode: Check of the Union Mill and Mining Co., Signed by William Sharon* in *TCC* 45, January-March 1998), and Charles L. Strong, superintendent.

Mining operations were small in 1860 and 1861. It had been recognized by then that silver deposits extended in irregular veins far underground, but traditional tunnel mining was impossible. The ore was found in crumbly, unconnected pockets between walls of rock and clay that also contained pools of scalding water. Phillip Deidesheimer, a young mining engineer from Germany, came up with a workable method involving "square sets" of timbers that featured flooring and roofing to protect the miners. Working conditions were still dangerous and highly uncomfortable. At the Gould & Curry a steam engine was set up to transport the ore underground, and its heat was vented to keep the level from becoming unbearable. Even so, it had to be abandoned because the ground was so unstable that the "engine bed could not be kept level three days at a time," according to De Quille.

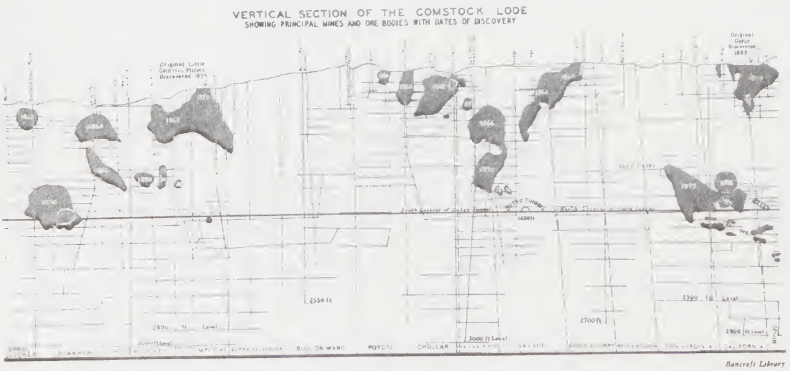
VERTICAL SECTION OF THE COMSTOCK LODE
SHOWING PRINCIPAL MINES AND ORE BODIES WITH DATES OF DISCOVERY
Bancroft Library

Figure 2. A map of the principal mines of the Comstock.

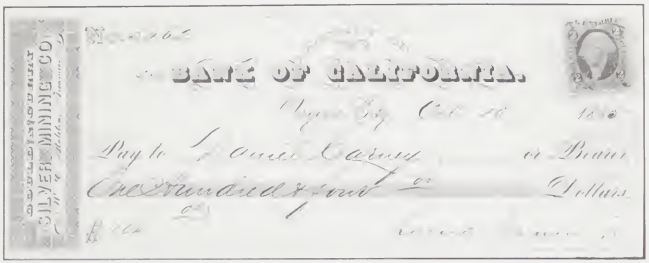

Figure 3. A Gould & Curry check written in 1865. The check is printed in green, as were many of those issued by the company. Collection of Coleman Leifer.

The Gould & Curry came into its own in 1861. To quote Smith, "When further development work in the 'D' tunnel of the Gould & Curry disclosed the largest and richest body of ore found on the Comstock up to that time... expectation knew no bounds." Gould & Curry stock went from $500 a share to $1,050, then $2,500. The rapidly increasing demand for such stocks led to the organization of the San Francisco Stock and Exchange Board on September 11, 1862. This was the first mining exchange in the United States.

In 1863 mining stocks were selling by "the foot." The Ophir Mine, with 1,400 linear feet along the lode, had 16,800 shares, or twelve to the foot. Gould & Curry, with 1,200 feet, had 4,800 shares, selling at $6,300 a foot. After 1865 all stocks were sold by shares only.

This period was the mine's heyday. George D. Lyman described it thus: "The Gould & Curry employed in its underground workings 675 men. With carpenters, blacksmiths, mill-hands, and lumbermen, 2,000 were on the payroll. Every month enough money was dispensed to support a population of 7,000. The Gould & Curry became a power on the Comstock. The boys who worked there marched together in every parade, with a silk banner, emblazoned 'Gould & Curry' in silver letters, preceding them. 'As the Gould and Curry goes - so goes the city,' was the common political slogan.

"Alpheus Bull, President of Gould & Curry Silver Mining Company, in his high-ceilinged, walnut-panelled offices in San Francisco received daily calls from loyal stockholders."

Figure 4. A woodcut of the Gould & Curry Mine.

In June of 1863 Gould & Curry's 2,000-foot tunnel ran into a pocket of fair to low grade ore which ran out altogether fifty feet deeper. This finding was not disclosed to the public, and the mine kept working on the reserves above that level for another three years, paying dividends all that time. Insiders knew, of course, and stock prices fell, reaching $4,550 per foot by April 1, 1864, and $900 per foot by June 30.

Milling costs also ate into Gould & Curry profits. In 1862 management had built a 'monumental' mill in Six Mile Canyon, which was projected to operate at $15 a ton with 84 to 91% recovery of precious metals. The actual result was $50 to 60 a ton with 60% recovery. In 1863 they changed to the 'Washoe' process from the 'Freiberg' process and achieved 65% recovery at $26 a ton. By 1866 they were out of ore and the mill shut down - according to Smith, "a decaying monument to Comstock prodigality."

Another problem for Gould & Curry was the cost of litigation. Early claims were recorded with little regard for later purchasers. De Quille lists the following examples: "We the undersigned claim this spring and stream, for mining purposes," and "We the undersigned claim 2,000 feet on this quartz lead, ledge, lode, or vein, beginning at this stake and running north." No indication of which stream or which stake, or where either was located. Pages of the original records were said to be altered or missing as well.

In 1863, at the height of the Gould & Curry boom, the father of two of the early miners, both by then deceased, was involved in the formation of the Grosche Gold and Silver Company, which laid claim to 3,750 feet of the lode, including the Gould & Curry, Ophir and Mexican mines. The company was incorporated with five million dollars capital, which soon grew to double that amount.

The Grosche effort was supported by some local citizens who appeared to remember that the brothers had mentioned some sort of claim on the side of Mount Davidson. Others said that the brothers never did anything within the particular areas in question. It was certain that they never developed a ledge, and if there was a claim, the records were lost.

The Gould & Curry Mine sustained the brunt of litigation, and paid out $12.933.30 in their fiscal year ending November 30, 1865. Actions had been dismissed at the cost of the plaintiffs earlier that year, but Gould & Curry had found it necessary to assemble witnesses from all parts of the country to support their title to the land. Eliot Lord, in *Comstock Mining and Miners*, refers to this litigation as "a clear case of blackmail."

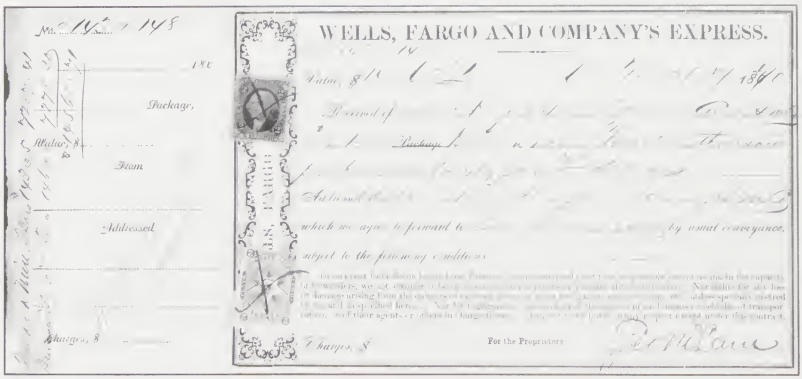

Figure 5. A Wells, Fargo and Company express receipt for six bars of silver bullion being sent from the Gould & Curry Silver Mine to San Francisco in 1870. The stub shows that three bars came from the Nevada Mill and three from the Brunswick Mill, and that the total value of the shipment was $14,565.70. The weight of the shipment was 482 pounds.

The receipt bears a 2¢ USIR first issue revenue and a 2¢ orange Nevada revenue.

The *Territorial Enterprise* took a lighter view of speculative litigation. They published the following doggerel in 1863:

"The Ophir on the Comstock
Was rich as bread and honey
The Gould and Curry further south
Was raking out the money.

The Savage and the others
Had machinery all complete
When in came the Grosches
And nipped all our feet."

The *Territorial Enterprise* published articles with more wit than that, as they had Mark Twain on their staff until he was so unwise to write some caustic remarks about the Sanitary Fancy Dress Ball sponsored by the prominent ladies of Carson City and found it prudent to leave town to avoid being horsewhipped. In the April 3, 1863 issue of the *Enterprise* he wrote, "They struck it marvelously rich in a new shaft in the Gould & Curry mine last Saturday night. We saw half a ton of native silver at the mouth of the tunnel, on Tuesday, with a particle of quartz in it here and there, which could be readily distinguished without the aid of a glass. That particular half ton will yield some where in the neighborhood of ten thousand dollars. We have long waited patiently for the Gould & Curry to flicker out, but we cannot discover much encouragement about this last flicker. However, it is of no consequence – it was a mere matter of curiosity anyhow; we only wanted to see if she would, 'you know.'

In two years his curiosity would be satisfied. In a letter to the *Chicago Republican* dated May 2, 1865, he wrote, "I find some claimants since I was here last. The little wildcat mines are abandoned and forgotten, and the happy millionaires in fancy (I used to be one of them) have wandered penniless to other climes, or have returned to honest labor for degrading wages. But the majority of the great silver mines on the Comstock lode are flourishing. True, the Ophir, that once ranked high, and sold at nearly four thousand dollars a foot, is not worth two hundred now. The Gould & Curry, that next became chief, and sold at six thousand three hundred dollars a foot, is worth fifty less than six hundred now..."

By the 1870's the Gould & Curry had become part of the stable of mines that were owned and managed by the Big Four of Virginia City's bonanza period: John W. Mackay, James G. Fair, James C. Flood and William S. O'Brien. That is another chapter of Virginia City history, one in which the Gould & Curry would not play a major role.

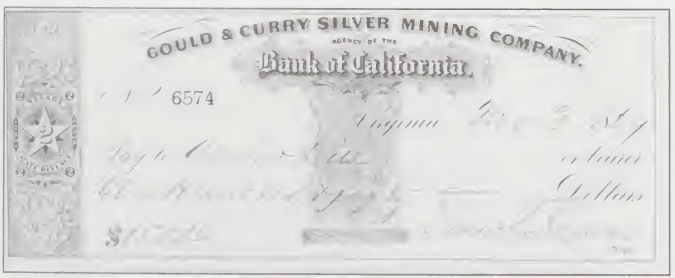

Figure 6. The revenue stamped paper associated with the Gould & Curry Mine is generally dated from 1869 through the early 1870's, after the mine was well past its prime. Many of their other surviving checks are also dated in this period. Doug McDonald lists one example from late1864 in his *Catalogue of Nevada Checks 1860-1933*, but none earlier and most later.

The example above bears an RN Type B17 imprint, with an octagonal tablet reading "Good only for checks and drafts payable at sight." The check is printed in green, and the two cent Nevada revenue at the left is also printed directly on the check in green.

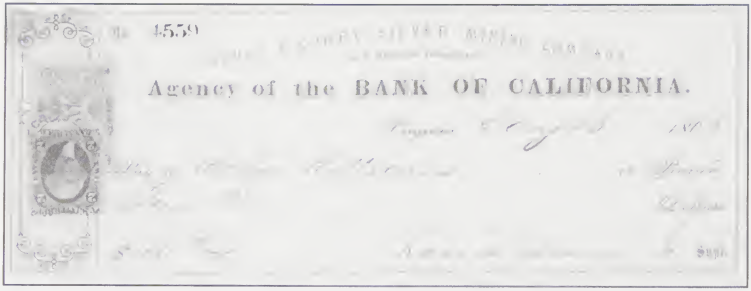

Figure 7. An 1868 check with adhesive US and Nevada revenues, printed in the usual Gould & Curry green. Collection of Coleman Leifer.

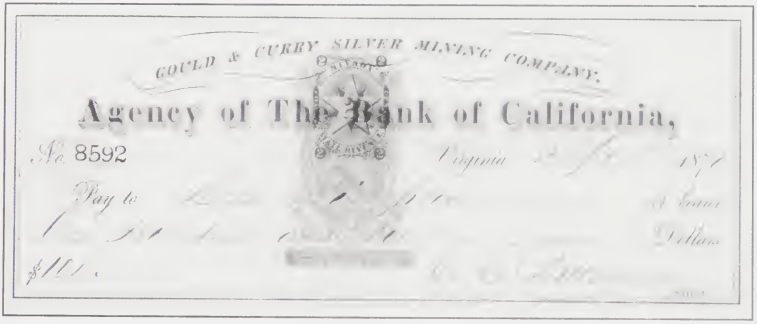

Figure 8. Another Gould & Curry check with an RN B17, but this time the 2¢ Nevada revenue is printed in red and superimposed on the RN imprint. The check itself is printed in green, as is the one pictured below.

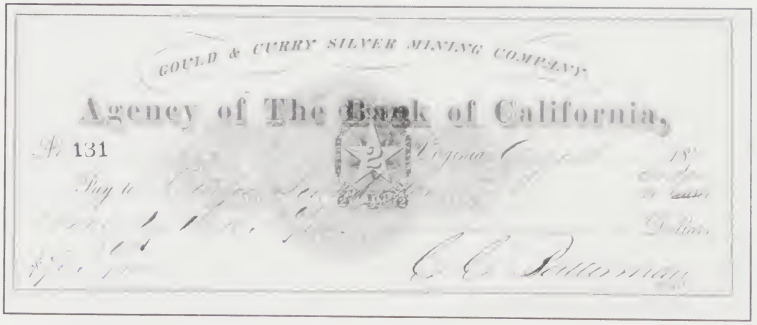

Figure 9. Yet another Gould & Curry check with a 2¢ red Nevada revenue printed on top of the RN, this one a C21 containing the words "Good only for bank check" as part of the design.

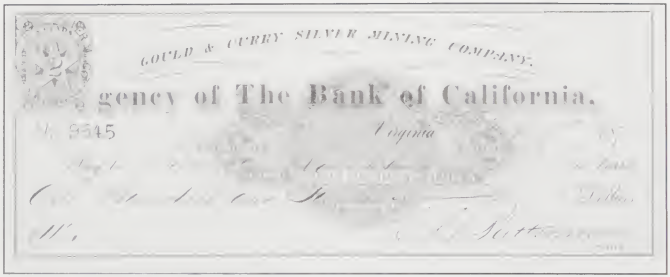

Figure 10. This 1871 check also bears an RN C21, but the Nevada revenue is an orange adhesive with a clear "Gould & Curry Silver M " cancel

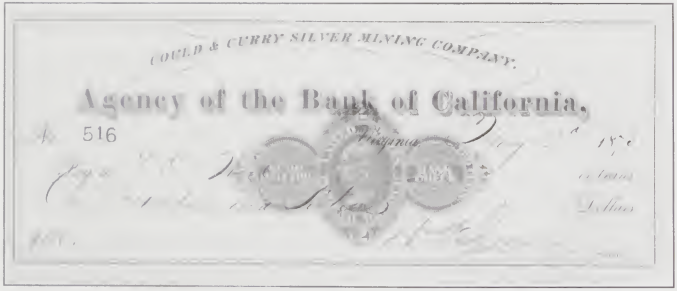

Figure 11. An 1873 check using RN D7, with the wording "Good only for bank check" as part of the design.

Gould & Curry also used similar checks with RN type E7, as well as ones printed in blue with type G1 imprints. There are also checks with the legend "Gould & Curry & Best & Belcher Joint Shaft" bearing G1 imprints known from the 1880's.

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An ABN Mock-up

by Coleman Leifer

A number of checks used as mock-ups by the American Bank Note Company are known, but the illustrated one is the only case known to the author where an example of the resulting check is also extant. **Figure 1** shows a check marked to indicate a change in the name of the bank, and **Figure 2** shows a used copy of the result.

Figure 1. The check used as a mock-up for a bank change to the Farmers and Mechanics Bank and addition of the word "cashier" at the bottom right.

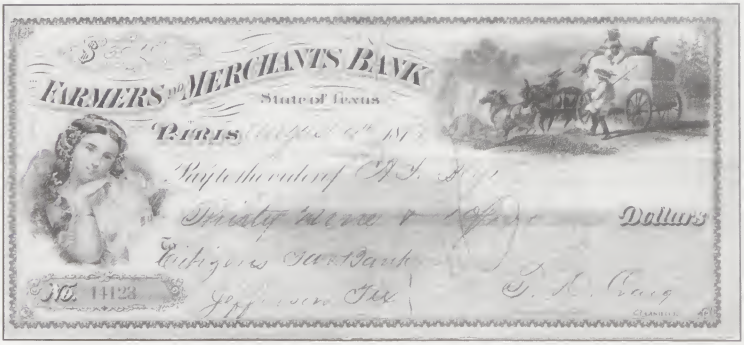


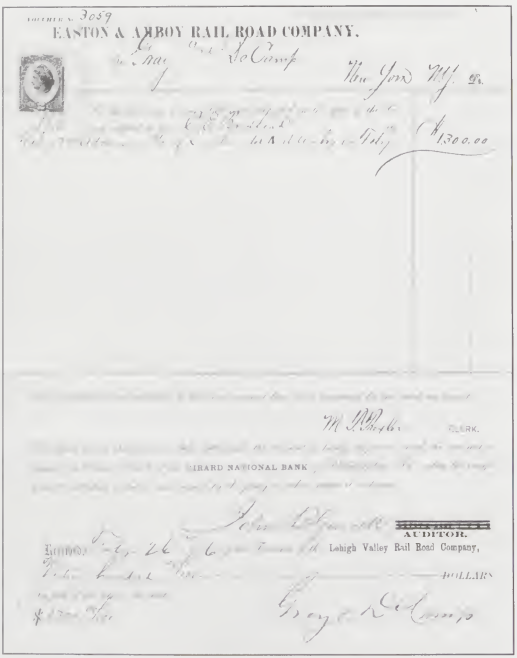
Figure 2. The check as issued and used. Note that the original check had an RN D1 imprint and the used one has an RN G1.

Figure 3. The Farmers and Mechanics Bank of Paris, Texas, as pictured on another check.

Vouchers Taxed as Bank Checks, 1875-83

by Michael Mahler

Shown is a voucher issued by The Easton & Amboy Rail Road Co. to Gray and DeCamp of New York on February 24, 1876, amount $1300, for "Advance on a/c of Lumber del'd. at Amboy in Febry."



The text in the lower half states, "The items herein charged were duly authorized, this account is hereby approved, and the amount is payable in Current Funds at the GIRARD NATIONAL BANK of Philadelphia, Pa., when the receipt herewith attached is dated, and signed by the party in whose name it is drawn." This was signed by John B. Garrett, Auditor. Gray and DeCamp duly executed the receipt portion at bottom, for $1300 received from the Lehigh Valley Rail Road Co. on February 26, 1876. The Easton & Amboy was evidently a branch of the L.V.R.R.Co.

On the reverse is a pencilled endorsement "W. H. DeCamp"; a "PAID" handstamp of the First National Bank of Jersey City; then a handstamped order to pay the Consolidation National Bank, Philadelphia, to the account of the American Exchange National Bank. Evidently the voucher changed hands several times, as a form of commercial currency. This usage is consistent with two lines printed in blue at the top, "THIS VOUCHER WHEN SIGNED AND RECEIPTED IS NEGOTIABLE THE SAME AS A BANK CHECK." (See following page.)

THIS VOUCHER WHEN SIGNED AND RECEIPTED IS NEGOTIABLE THE SAME AS A BANK CHECK. (A. 1.

The document is stamped with a 2¢ Liberty Fifth Issue, tied by blue datestamp, "L.V.R.R. CO. AUDITOR'S OFFICE" dated February 25. Why should such a document bear a stamp? One answer is that since it functioned as a bank check, it was liable to the 2¢ tax on bank checks. Long before, the first Commissioner of Internal Revenue had ruled, "It is a principle of English stamp-law that instruments are to be stamped according to their legal effect, and I have always adhered to the same principle in expounding our own stamp-act. If a written contract operates as a conveyance, it must therefore be stamped as such; if as an agreement before the conveyance of land, an agreement stamp only is necessary . ..." (Boutwell, 1865, quoted in Mahler, 1988). It is clear that this voucher functioned as a bank check.

Nevertheless, despite the clarity of the principle underlying this tax, it is doubtful it would have been generally paid had not Congress had specifically required it by the Act of February 8, 1875. Previously the statement of the Bank Check tax had read:

"bank-check, draft or order for the payment of any sum of money whatsoever, drawn upon any bank, banker, or trust company, at sight or on demand, two cents."

By Chapter 36, Section 15, of this Act, it was changed to read:

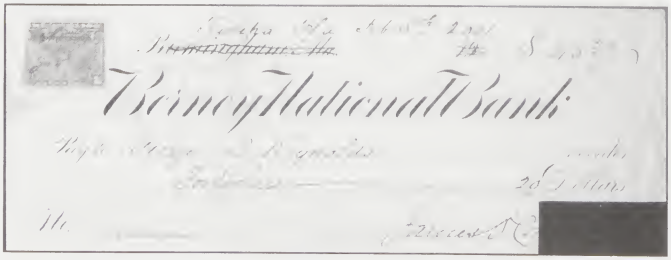
"Bank-check, draft, order, *or voucher* for the payment of any sum of money whatsoever, drawn upon any bank, banker, or trust company, two cents." (Italics mine.)

In my experience, vouchers stamped under this provision of the Bank Check tax are quite scarce. All I have seen have been drawn on the Girard National Bank, by three railroad companies the Easton & Amboy Rail Road Co., as type shown here (bearing 2¢ Third or Fifth Issues), the Lehigh Valley Rail Road Co. (bearing 2¢ Third Issue), and the Pennsylvania and New York Canal and Rail Road Co. (with Type G imprint).

References:

Boutwell, George S., *The Tax-Payers Manual*, Little, Brown and Company, Boston, 1865.
Mahler, Michael, *United States Civil War Revenue Stamp Taxes*, Castenholz and Sons, Pacific Palisades, CA, 1988

What Year IS it, Anyway?



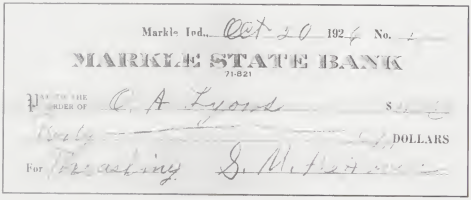
The maker of this check, whose name has been cut away, was certainly confused (or inebriated?) when he dated this check. It would be a classic Y1.9K problem, except that he meant 1901 when he wrote 2001, so he had more than a year to become familiar with the change.

S. M. DeHaven

by Neil Sowards

Recently I purchased a hoard of checks all written by a Mr. S. M. DeHaven on Markle State Bank, Farmers & Traders Bank of Markle, and Farmers Trust Company of Huntington, Indiana. They were written between 1906 and 1931. Many of the checks have a "For_____" blank which gives a financial window into Mr. DeHaven's life.

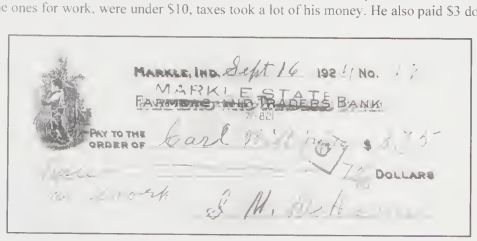
We know he was a farmer because he bought a plow for $15 in 1922. He hired help from time to time. He grew hay buying Timothy seed and hiring help for haying. He grew corn and hired help for shredding the corn. Sometimes he had to buy additional corn. He also grew wheat because he bought twine to bind the shocks and paid $40.69 for "thrashing". He bought millet seed in 1923. He raised cattle, hogs and sheep and purchased more from time to time. He dipped his sheep. He had some of his grain ground for feed.



He paid for repairs on his spreader. He bought tile several times. These could have been field tile to drain his fields. One check was for $211.52, which would have bought a lot of tile. Much of Indiana's northern farmland is too wet and would have needed to be tiled to grow the best crops. There were also several checks for assessment. Many drainage ditches were being dug at this time and everyone in the area was assessed to pay for the work. Perhaps this check was for that kind of work.

He was either building a house or remodeling because there are checks for slating the roof, floors, lime and cement, papering and paint. He paid $7.12 for sawing lumber, so the wood might have come from his trees. He used horses because there is a check for repairing and oiling the harness and several for shoeing. Apparently he fed them oats, which he did not raise because there were checks purchasing oats.

The checks for the largest amounts of money were for taxes such as $641.84 on April 29, 1921. Considering most of his checks, including the ones for work, were under $10, taxes took a lot of his money. He also paid $3 dog tax.

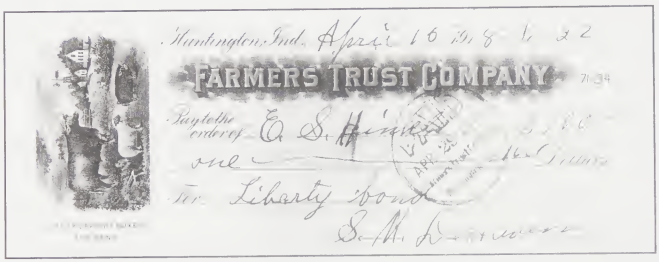


As one might expect, he bought clothes. He bought coal, probably for heating. He had his cisterns cleaned for $4 in 1921. Ground water is hard in this area and so many collected rain water which was much softer for use with the soaps of that day.

If "good fences make good neighbors" he should qualify because he purchased fence and posts several times. The old split rail fences of yesterday were rotting away by the teens and twenties and had to be replaced.

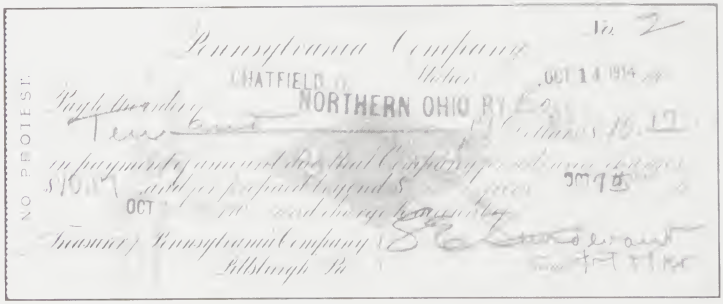
He read, because he purchased $2.72 worth of books in 1919. He had a piano since he paid $2 to have it moved in 1912.

He was patriotic because he spent $100 in 1918 for a Liberty Bond. He only wrote "one" on the check instead of "one hundred" but the bank apparently cashed it for $100. He was prudent, because he purchased insurance. And like most of us, he paid the bank interest on borrowed money.



Most of his checks have a vignette of a fat bull, fat sheep and fat pig with a house and barn in the background with a windmill. S.M. DeHaven was a small farmer raising a variety of crops and animals typical of the many small family farms of that era. He was unusual in that he paid by check when most used only cash at that time. But these checks left us with a financial vignette of twenty-five years of his life.

A Conversation Piece
courtesy of Bill Kanowsky



A rather late useage of a check intended for use before July 31, 1901, as we can tell from the presence of the revenue imprint. The amazing thing is that the railroad did not redeem the revenue stamp - a surprising disregard for money.

Are Your Checks Y2K Compliant?

by Arthur Aron

The news has been filled with stories in the last few years about the efforts to correct computer programs so they could deal with the new year when all four digits in the year changed. Recently someone asked me, "... but are your checks Y2K compliant?" Until then I really had not noticed whether my checks read, "Date_____ 19__." After he asked this I looked at them to find out. They only have a blank line after the word, "Date," so they comply!

The question made me think about the last time there was a century date change, and what people may have done if their checks were not Y1.9K compliant. As I looked through my collection I found several examples of checks written after 1899, but which had the old century printed on the date line. The people writing these checks used several methods deal with this. Here are some examples:

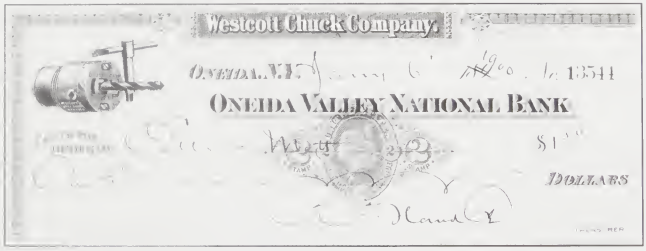


Figure 1. This check from the Westcott Chuck Company of Oneida, N.Y. had, "189__," printed on the date line. The person writing the check lined through the, "189," and wrote 1900 above it.

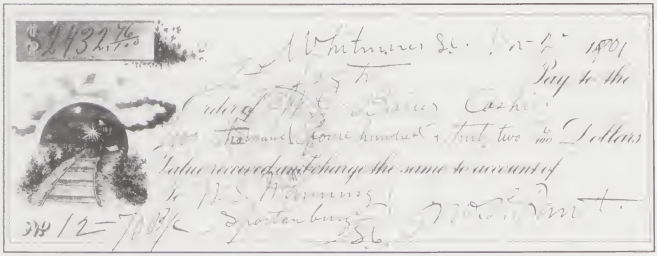


Figure 2. This sight draft from South Carolina had, "18__," printed on the date line. The person writing the check left the 1 alone, wrote a 9 over the 8, and then wrote the rest of the year on the blank line to the right.

Figure 3. This check from the Fallbrook Railway Company of Corning, New York, had, "189 ," printed on the date line. The maker wrote "1900" over it, as if the printing weren't even there

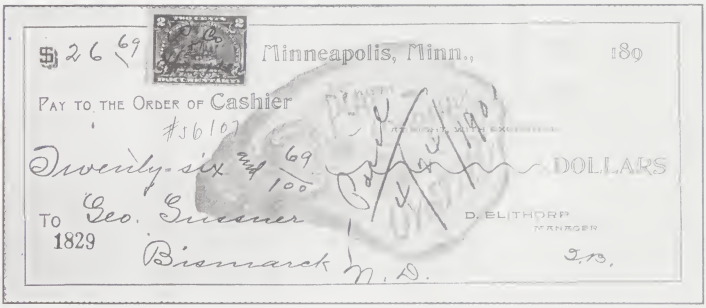


Figure 4. This check from the Platt Company, Oysters, of Minneapolis, Minn., had, "189 ," printed on the date line. The person writing the check used a rubber stamp to print the current year on the date line, paying no attention to what was already printed on the check.

Are **your** checks Y2K compliant?.

The 24th Memphis International Paper Money Show begins on Friday, June 16, and runs through Sunday June 18 in the Cook Convention Center East Hall. Opening is at 9:00 a.m. each day, with closing set at 6:00 p.m. Friday, 5:00 p.m. Saturday and 4:00 p.m. Sunday.

A meeting of the ASCC is planned for early Saturday afternoon.

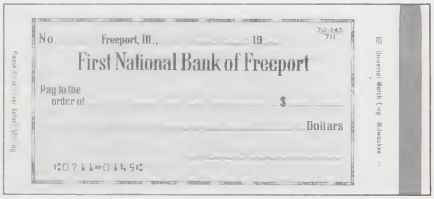
Something Different

by Bob Hohertz

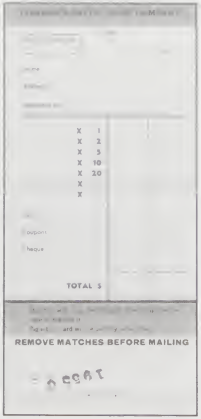
When you think of collateral items for you check collection, what comes to your mind? Bank stationery, check protectors, corner cards on envelopes, other bank ephemera? How about matchbooks?

Yes, matchbooks, or to be more nearly precise, matchbook covers. Not just those that bear bank advertising, but ones that are produced in the form of miniature checks. If I had been asked about something like this a year ago I would have imagined that they existed, but that they would be few and far between, and even harder to find than the checks themselves. They may be, but I was given a chance to buy a small collection of them a few months back, and I did so, thinking that they would make a nice filler article for *The Check Collector*. Since that time I have run into a number more on eBay and added them to the group. I'm not sure exactly what I am going to do with them in the long run, but for now they are inexpensive, fun, and don't take up much space, so they will remain a mini-collection rather than a major interest.

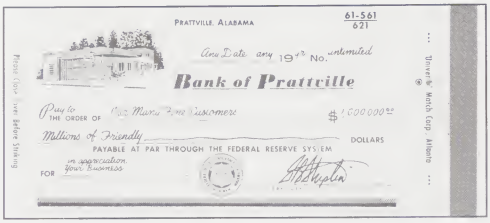
Next time you feel a touch bored with checks, or are looking around for an inexpensive sideline, consider these matchless alternatives. (Sorry - I couldn't resist.)



The First National Bank of Freeport advertised with a straightforward illustration of a check.

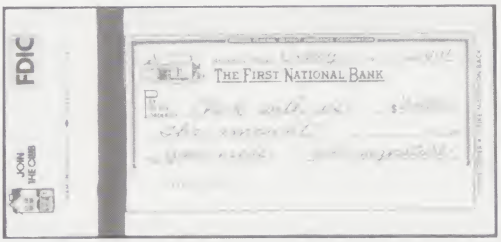


The Commonwealth Trust Company of Vancouver, BC, not only featured a check on the front of the matchbook, but included an actual deposit slip on the inside. They were careful to specify that the matches shouldn't be mailed.



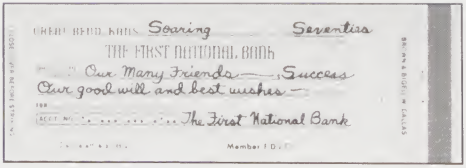
The Bank of Prattville, AL, featured a million-dollar check payable to their "many fine customers."

Stanton, TX couldn't resist telling the user of the matches to "Check with us."



Even the credit unions used matchbooks to advertise. The back of this matchbook gives the rates for debenture bonds - 8% for $4,000 minimum and four years to maturity, for example

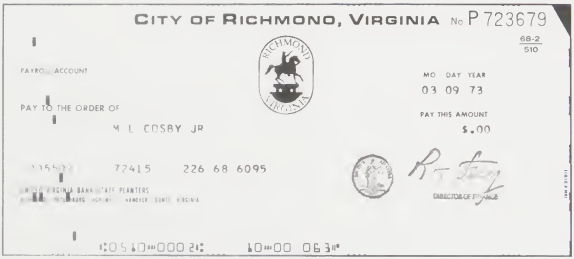
One more example - used in the "Soaring Seventies" by the First National Bank of Great Bend, KS. The inside of the matchbook proclaims that, "The safest place to carry your money is in your pen."


CREDIT BEING GIVEN. Soaring Seventies
THE FIRST NATIONAL BANK
Our Many Friends — Success
Our good will and best wishes —
The First National Bank
Member F.D.I.C.

A Government Paycheck that Couldn't be Cashed

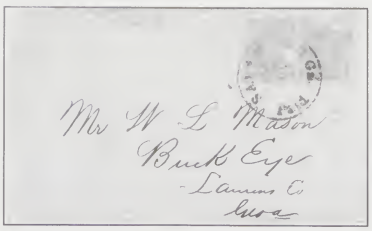
by David A. Brase

Since my last article on uncashed government checks, which featured two items from the Commonwealth of Virginia dated 1874 and 1906 *(The Check Collector*, Issue No. 40, 1996), I acquired my first uncashed check that was apparently issued by a city government. It was found at a "Richmond Big Flea" market at the Virginia State (Strawberry Hill) Fairgrounds. I say "apparently" because it appears to be fully issued to someone named M. L. Cosby, Jr., as opposed to being a specimen check or unused remainder. However, from the amount payable on this check, it is very easy to understand why the check remained uncashed.



What is not so easy to understand is why, more than a quarter century ago, the City of Richmond ever bothered to issue a check for no dollars and zero cents. It makes no sense to me (no pun intended). Presumably, it is a paycheck that was issued to a city employee, since it was issued on the city's payroll account. Could this paycheck have been a not-so-subtle message to Mr. Cosby that his job performance was not up to snuff? Having once worked for an insane boss myself in Richmond, that question is not so far-fetched as it seems. Then again, the check may have been produced by an employee in the city's payroll department as a joke or to keep as a souvenir. If so, then it may represent a new record for the smallest monetary embezzlement, considering that it was only worth the paper it was printed on at the time of the crime. If not, then this paycheck could give a unique new meaning to the term, "civil servant."

A Find in the Marketplace

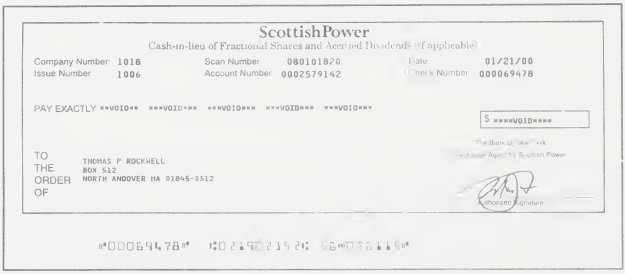


An adversity cover made from a sheet of checks of the Mechanic's Savings Bank of Savannah during the Civil War.

A Check for No Amount

by Thomas P. Rockwell

During 1999 The Pacificorp Company merged with Scottish Power Company and it was necessary to turn in the shares of the old company to get the shares of the new company. In the process it so happened that I received an even number of shares in the new company and that no fractional shares resulted. Thus, I received the following check in the mail.



ScottishPower

Cash-in-lieu of Fractional Shares and Accrued Dividends (if applicable)

Company Number 1018 Issue Number 1006 Scan Number 080101870 Account Number 0002579142 Date 01/21/00 Check Number 000069478

PAY EXACTLY **VOID** ***VOID*** ***VOID*** ***VOID*** ***VOID***

$ ****VOID****

TO THE ORDER OF THOMAS P ROCKWELL BOX 512 NORTH ANDOVER MA 01845-0512

The Bank of New York Exclusive Agent for Scottish Power

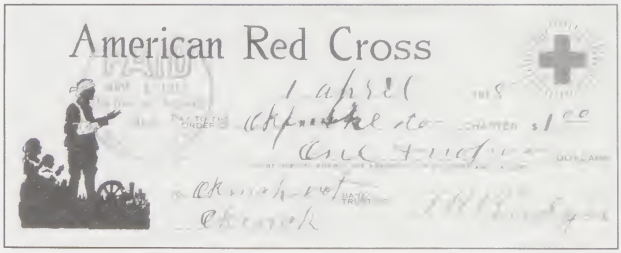
Authorized Signature

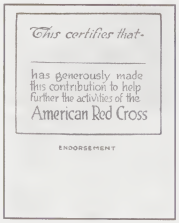
⑈000694,78⑈ ⑆021502152⑆ 58⑈0761165⑈

Please note that the check is for no amount; that the check number and the bank routing are shown at the bottom of the check; and that the check is signed. Undoubtedly this check was necessary for bookkeeping purposes.

A Red Cross Donation Check

courtesy of Jerry Boone




This certifies that
has generously made this contribution to help further the activities of the
American Red Cross
ENDORSEMENT

A check used in 1918 designed only for donation of money to the Red Cross.

A section on the reverse of the check was used to verify the name of the contributor, although this was probably not necessary when the donor was the person who signed it.

Letter to the Editor

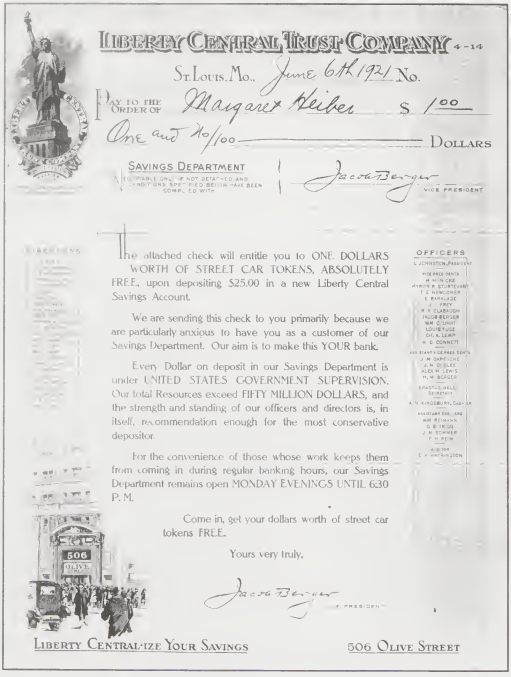
Dear Bob,

Enclosed are several copies of a check/letter that I acquired last year. I tried several exposures to show that the entire sheet is printed on safety paper.

Aside from the two vignettes is the fact that the check is payable in streetcar tokens. To lure customers away from neighborhood banks and downtown, they would pay your car-fare.

The bank was acquired by the First National in 1929 and can be traced back to the German Savings Institution of 1853.

Sincerely,
Ron Horstman



LIBERTY CENTRAL TRUST COMPANY 4-14

ST. LOUIS, MO., June 6th 1921 No.

PAY TO THE ORDER OF Margaret Reiber $ 1.00

One and 00/100 DOLLARS

SAVINGS DEPARTMENT

NEGOTIABLE ONLY IF NOT DETACHED AND CONDITIONS SPECIFIED BELOW HAVE BEEN COMPLIED WITH

Jacob Berger VICE PRESIDENT

The attached check will entitle you to ONE DOLLARS WORTH OF STREET CAR TOKENS, ABSOLUTELY FREE., upon depositing $25.00 in a new Liberty Central Savings Account.

We are sending this check to you primarily because we are particularly anxious to have you as a customer of our Savings Department. Our aim is to make this YOUR bank.

Every Dollar on deposit in our Savings Department is under UNITED STATES GOVERNMENT SUPERVISION. Our total Resources exceed FIFTY MILLION DOLLARS, and the strength and standing of our officers and directors is, in itself, recommendation enough for the most conservative depositor.

For the convenience of those whose work keeps them from coming in during regular banking hours, our Savings Department remains open MONDAY EVENINGS UNTIL 6.30 P. M.

Come in, get your dollars worth of street car tokens FREE.

Yours very truly,

Jacob Berger PRESIDENT

OFFICERS

506 OLIVE

LIBERTY CENTRAL-IZE YOUR SAVINGS 506 OLIVE STREET

Cover Story

This issue's cover shows four of five Seconds of Exchange written in 1841 and sent on the 18th of March of that year from New York to Richard Milne in London, in care of Messrs J. Hutchinson & Co. Four of the bills were written in New York (the fouth is attached behind the one at the top), and the other was written at Kingston, Upper Canada.

All five of the bills were attached to a letter, the text of which follows, as well as the Editor can read the handwriting:

New York
18th March 1841
Christmas Livingston & Prime
Answered 6th May 1841

Richard Milne Agt
Care of Messrs J Hutchinson & Co
London

Manuscript 8

New York 18 March 1841

Richard Milne. Esqre
London

Dear Sir.

We have none of your esteem and favor acknowl. We enclose herein. as noted at foot Sundry bills amounting to £651.11.6 - six hundred & fifty one pounds 1"/ 6 shlg. being for Divs. of 4% less 2% for Ex on NY and 800 shs Bank of Louisiana in your name. Find (?) this pay as per statement annexed

We remain
Very Respectfully yrs
Christmas Livingston Admin.

Divs 4% of 800 shares Bank of Louisiana		$3.200.
Less disct on New Orleans 2%	64	
" commn 1/2%	15.68	79.68
£651. 11. 6 @ 107 3/4 =		$3.120.32

Bills enclosed

£63. ~ 3 Ourselves your favor No. 1400 @ 60 days on T. S. Girdler
£36.15.6 " " " " 1401 " " " " George Beadnell
£51.15.9 Maitland, Kennedy & Co. yr favor " " Reid, Irving & Co.
2/250.00 = 500 Coml Bk M.D. on G Pollard London @ 80 days
£651.11.6

for 3 Feb favor F. A Harper, Cas

There should be a story here somewhere. Does anyone know the story of the Bank of Louisiana, and why these instruments were sent to London?

Announcements

Timing of this issue.
I am very sorry that this issue is so late. My primary excuse is that my oldest daughter, Karen (who is a member of ASCC), was married to Matthew Jacobs on the island of Hawaii on March 6. My wife and I spent time before and after with members of the family who had gone there to attend the wedding, so I was away from home for more than half the month. Work commitments precluded me from working on the issue before I left as well.

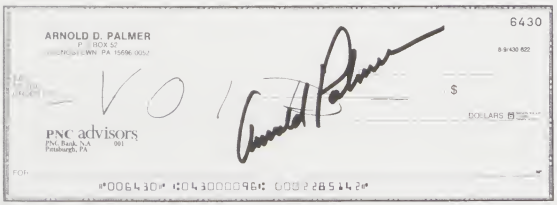
Thank you.
A thank you is due Eric Jackson, who donated the checks sent out with the dues notice.

Checkpool.
Phil Ryman reports that a number of members have taken advantage of the Checkpool offer since it was reopened. He has been able to keep current with the requests, which is much to his credit. I will ask him to make a formal report for the next issue. In the meantime, please send him anything you can spare for the pool.

Membership.
We have a sizeable list of members who have not yet paid dues for the year 2000. Several are Regional Contacts, and if these members choose not to renew we will be asking for volunteers to replace them. I plan to send letters asking each of those who have not yet paid whether there are any ways that the Society can be of more value to them.

Our membership has been holding its own in the range of 325-350 over the last several years. The Society is viable at this level, but we cannot afford to lose valuable members either.

Raffle



This check autographed by golfing great **Arnold Palmer** is being raffled to raise funds for the ASCC.
Chances are $1.00 each, to ASCC members only!

Do you feel lucky?
Send $1 for each chance to Phillip Ryman at his address shown on page 3.

All proceeds will go to the ASCC treasury.
A drawing will be held August 1, 2000.

If a lottery is not legal in your state, please do not participate.

Secretary's Report

Coleman Leifer

This report includes changes received through March 15, 2000

NEW MEMBERS

1679	BAKER, GEORGE 140-11 Ash Ave., #5N Flushing NY 11355-2708 (thru Kovel's Yellow Pages)	2 (Jefferson IA, Brooklyn NY, Glendale NY), 7 (France), 23, 20, 32
1677	COULTER, STEPHEN PO Box 57363 Des Moines IA 50317 (thru SPMC website)	2 (IA, MO), 4, 20, 22 (Steamboats)
1683	DEWAR, RICHARD 41 Valley Forge Dr Bohemia NY 11716 (thru Numismatic News)	1, 2 (CA, NV, MN, New York-Long Island), 4 (Promissory Notes, Warrants), 8, 11, 22, 24, 26
1678	DUDLEY, W. BRUCE 55 Sunrise Circle PO Box 1227 Quechee VT 05059 (thru APS membership)	
1680	HAMM, EDWARD JR. 141 Knickerbocker Av., #2 Paterson NJ 07503 (thru Numismatic News)	2 (CA, AZ, NM, OR, WA), 22, 26
1682	LAST, JAY 609 Mountain Drive Beverly Hills CA 90210 (thru Memphis Paper Money show)	2
1681	SCHINDLER, HAROLD (C/D) 20 Haig Avenue E. Patchogue NY 11772 (By Roger Patterson)	1, 4, 20, 23, 26, 31
1675	SEGNER, HARRY M. III 108 Colwick Rd Cherry Hill NJ 08002 (by Gene Gauthier)	2 (DC, DE, NJ, PA), 3, 30-31
1676	SPYCHALA, LAWRENCE M. 5111 N. Forster Av Schiller Park IL 60176 (thru The American Revenue Association)	2 (AK, HI), 9, 20, 22, 26, 30-32

ADDRESS CHANGES

1584	BRANSCOMB, KEN PMB 131 855 Trosper Rd. SW, #108 Tumwater WA 98512-8169
1578	CAMPBELL, LANCE PO Box 186 Sacramento KY 42372
0902	CHILES, OLAN D. 4 Baldwin Pines Ct Simpsonville SC 29680-6289
1200	DIXON, WARDE H. (C/D) PMB 314 4725 E. Sunrise Dr Tucson AZ 85718-4534
1489	G. & J. WHITE, (D) PO Box 5936 Basildon Essex SS14 2FD United Kingdom
1564	GORE, CHARLES PMB 123 37 Plaistow Road, Unit 7 Plaistow NH 03865
0886	HORWEDEL, LOWELL C. (C/D) PO Box 2395 Lafayette IN 47996
1656	HOHERTZ, MELANIE 3837 36th Ave S. Minneapolis MN 55406
1636	JAURON, MARK 2000 Sandhill Rd Orem UT 84058-7558
1579	KELLEY, RODNEY L. PO Box 589 Bryant AR 72089-0589
1218	KRUPNIKOFF, GERALD L. 2 Magnolia Cir Farmington CT 06032-2049
0904	MARSH, LAWRENCE C. (D) 724 S. Saint Asaph St Apt. B303 Alexandria VA 22314-4361
1354	PRYOR, JOHN D. PO Box 426 Perry Hall MD 21128-0426
0884	SCHUMAN, ED 3900 Island Blvd Apt B401 Aventura FL 33160
1406	SCHWARTZ, DR. ROBERT I. (C/D) PO Box 2429 New York NY 10021
1417	SMITH, THOMAS H. RR# 1, Box 170BB Bradley Br Cherokee NC 28719
0763	SWEENEY, P. R. Old National 20 North 3rd St. PO Box 1200 Vincennes IN 47591
1377	THORBURN, KEVIN 413 Cow Bay Rd Eastern Passage NS B3G 1J5 Canada
0883	WILSON, JOHN W. 9353 SW 92nd Place Rd Ocala FL 34481-6502

DECEASED

1122 MCMICHEN, P. C.

RESIGNED

1542 BROZEK, JON
1470 MARKEY, JOSEPH L.

(continued on next page)

Member Exchange

Travelers checks wanted. Let me know what you have for sale/trade. Also wanted, David Keable 1984 book(s) on the subject. **Roland Prajoux**, 5 Residence Les Chaumes, 31520 Ramonville, France. E-mail prajoux@laas.fr.

Wanted: RN-type checks from the Northeastern states. Have RN checks of same area to trade. Will send xerox copies. **Joseph Garsick**, 8-C Maine Ct., Matawan, NJ 07747.

Wanted: Printed business billheads dated before 1877. Any subject, any state. Better singles or accumulations. Priced photocopies or approvals appreciated. **George Slaton**, 4810 Wrightsville Avenue, Wilmington, NC 28403.

Wanted: Small paper items such as coupons, scrip, chits, transit tickets, railroad passes, admission to fairs, expos, conventions, hotels, etc. **Dan Benice**, Box 5708, Cary, NC 27512.

Wanted: Pre-1883 checks/drafts with revenue stamps or imprints. Describe fully, include best price. Will also trade duplicate RNs. **Steve Willock**, PO Box 35070, Tucson, AZ 85740.

New member seeks any paper items from the Standard Arms Co. and Standard Arms Mfg. Co. (Wilmington, DE 1909-1914) - probably Wilmington Trust Co. bank items. Also Orange County, NY Checks, CD's and related. **George J. Fink**, PO Box 241, Camden, DE 19934.

Collector of Missouri checks looking to trade and correspond with other collectors of Missouri financial paper. **Gregg Voss**, 13 Roland Ave., Ballwin, MO 63021. Phone 314-230-9274.

Exchange postings will be taken from ASCC members who are collectors only. Postings of 20 words or less are free; please remit $3 each issue for postings of 21 to fifty words. Name and address do **not** count toward the 20 words.

Neither the Editor nor the ASCC can be responsible for compliance with any promises made in postings, or in response to them. Be very clear as to the value you place on your material when discussing a trade. Fairness and common courtesy are to be expected, but common sense must rule.

Secretary's Report, continued

NPD

1161	ARCHILLA-DIEZ, EFRAIN
1575	AXLER, B.H.
1362	BARRETT, WILLIAM
0758	BATTLES, RODNEY
0216	BURNHAM, ROLAND P. JR.
0902	CHILES, OLAN D.
1437	COLE, RICHARD G.
1210	COX, MARTHA
1657	DAO, MOH ZON
1652	DIAL, ED
1567	HICKS, SAM
1218	KRUPNIKOFF, GERALD I.
1650	LAMOUREUX, GEORGES
1214	LILL, JOHN F.
1568	MIKESKA, MICHAEL
1209	MORRISSEY, MICHAEL
1517	MOSCHIONI, JOHN A.
1602	MULKINS, KEVIN J.
1544	OUELLETTE, GREG
1600	PALMER, FRANK W.
1571	PENN, JAMES F. JR
1649	ROGERS, WILLIAM H.
1648	ROSS, GRAHAME A.
1527	SCHAFER, TODD
0018	SMITH, SAMUEL
1655	STODOLSKI, GERARD
1547	SUDEKUM, ERIC
0002	WEAVER, JOHN E.

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Dues & Advertising	$4,193.00	
Interest Earned	66.39	
Total	$4,259.39	+4,259.39
Less Expenses		
Postage	552.12	
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Respectfully Submitted

Ruth Naven

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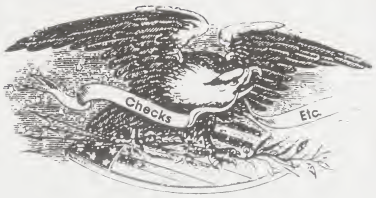

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